

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nancy Jane Scarneccchia
Debtor

Case No. 18-02977-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 28

Date Rcvd: Nov 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2018.

db Nancy Jane Scarneccchia, 216 Murphy Circle, Bushkill, PA 18324-8351
5085315 +CAPITAL ONE BANK, C/O MICHAEL F RATCHFORD ESQ, 409 LACKAWANNA AVE SUITE 320,
SCRANTON, PA 18503-2059
5085316 +CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5085318 +CITIBANK, C/O GC SERVICES, 6330 GULFTON, HOUSTON, TX 77081-1108
5085321 +DEPT OF EDUCATION, C/O PIONEER CREDIT RECOVERY INC, PO BOX 349, ARCADE, NY 14009-0349
5085324 +LNVN FUNDING/WEBBANK, C/O ALLTRAN FINANCIAL LP, PO BOX 610, SAUK RAPIDS, MN 56379-0610
5085325 MIDLAND FUNDING/CREDIT ONE BANK, C/O PRESSLER FELT & WARSHAW, 7 ENTIN RD,
PARSIPPANY, NJ 07054-5020
5085326 +PINE RIDGE COMMUNITY ASSN, C/O HLUDZIK LAW OFFICES, 67 WEST BUTLER DRIVE,
DRUMS, PA 18222-2308
5085327 +PINE RIDGE COMMUNITY ASSOC, 4770 PINE RIDGE DRIVE W, BUSHKILL, PA 18324-8430
5085328 +PIONEER ADVANCED MEDICAL CLINIC, 144 E BROWN STREET, EAST STROUDSBURG, PA 18301-2922
5085329 PROGRESSIVE RADIOLOGIST SERVICES, PO BOX 678398, DALLAS, TX 75267-8398
5085331 +PUBLISHERS CLEARING HOUSE, C/O NORTH SHORE AGENCY, PO BOX 9221,
OLD BETHPAGE, NY 11804-9021
5085330 PUBLISHERS CLEARING HOUSE, C/O PENN CREDIT CORPORATION, PO BOX 988,
HARRISBURG, PA 17108-0988
5085333 +ST LUKES, 801 OSTRUM STREET, BETHLEHEM, PA 18015-1000
5085334 SUNTRUST MORTGAGE INC, PO BOX 27767, RICHMOND, VA 23261-7767
5085335 +SYNCB/AMAZON, C/O FMA ALLIANCE, 12339 CUTTER ROAD, HOUSTON, TX 77066-1807
5085336 TOBYHANNA ARMY DEPOT FCU, BLDG 11 FCU, TOBYHANNA, PA 18466
5085338 US DEPT OF EDUCATION, PO BOX 5609, GREENVILLE, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5085314 EDI: CAPITALONE.COM Nov 12 2018 23:43:00 CAPITAL ONE, PO BOX 30285,
SALT LAKE CITY, UT 84130-0285
5085317 +E-mail/Text: compliance@chaserrec.com Nov 12 2018 18:39:13 CHASE RECEIVABLES,
1247 BROADWAY, SONOMA, CA 95476-7503
5085319 +EDI: MID8.COM Nov 12 2018 23:43:00 CITIBANK NA, C/O MIDLAND CREDIT MANAGEMENT,
2365 NORTHSIDE DRIVE SUITE 300, SAN DIEGO, CA 92108-2709
5085320 +EDI: MID8.COM Nov 12 2018 23:43:00 COMENITY BANK, C/O MIDLAND CREDIT MANAGEMENT,
2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2709
5085322 EDI: CBSAMERIMARK Nov 12 2018 23:43:00 DR LEONARD WRIGHT/DM SERVICES, 1515 S 21ST STREET,
CLINTON, IA 52732-6676
5085323 E-mail/Text: Bankruptcies@nrarroup.com Nov 12 2018 18:39:15 EXPRESS SCRIPTS,
C/O NRA GROUP LLC, PO BOX 67015, HARRISBURG, PA 17106-7015
5085917 +EDI: PRA.COM Nov 12 2018 23:43:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5085332 +E-mail/Text: jennifer.chacon@spservicing.com Nov 12 2018 18:39:17
SELECT PORTFOLIO SERVICING INC, ATTN BANKRUPTCY DEPT, PO BOX 65250,
SALT LAKE CITY, UT 84165-0250
5085337 EDI: TFSR.COM Nov 12 2018 23:43:00 TOYOTA MOTOR CREDIT CORPORATION,
5005 NORTH RIVER BLVD NE, CEDAR RAPIDS, IA 52411-6634
5117269 EDI: BL-TOYOTA.COM Nov 12 2018 23:43:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr* Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001,
Malvern, PA 19355-0701

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor CSMC 2018-RPL1 Trust bkgroup@kmllawgroup.com
Mark J. Conway (Trustee) PA40@ecfcbis.com,
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Nancy Jane Scarneccia
l hochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newmanwilliams.com

TOTAL: 4

Information to identify the case:

Debtor 1 **Nancy Jane Scarneccchia**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2498**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:18-bk-02977-JJT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nancy Jane Scarneccchia
aka Nancy J. Scarneccchia, aka Nancy
Scarneccchia

By the
court:



Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

November 12, 2018

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.